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			United No			ruptcy of Illino					Volun	tary Petition
Name of Deb	*	ividual, ento	er Last, Firs	t, Middle):			Name	of Joint De	ebtor (Spouse	e) (Last, First	, Middle):	
	All Other Names used by the Debtor in the last 8 years include married, maiden, and trade names):						used by the I maiden, and		in the last 8 year):	rs		
Last four digiting (if more than or	ne, state all)		vidual-Taxp	ayer I.D. (	(ITIN) No./	Complete E		our digits o		r Individual-	Taxpayer I.D. (I	ΓΙΝ) No./Complete EIN
Street Addres 6344 Old Matteson	s of Debto Plank E		Street, City,	and State)	_	ZIP Code		Address of	Joint Debtor	(No. and St	reet, City, and St	ziP Code
County of Re	County of Residence or of the Principal Place of Business:				Count	y of Reside	ence or of the	Principal Pl	ace of Business:			
Cook  Mailing Addr	ress of Deb	otor (if diffe	rent from st	reet addres	ss):		Mailii	ng Address	of Joint Debt	tor (if differe	nt from street ad	dress):
					_	ZIP Code	:					ZIP Code
Location of P (if different fr				r			<u> </u>					I
■ Individual	(Form of O (Check) I (includes on (include	ge 2 of this	form.	☐ Sing in 1 ☐ Rail ☐ Stoo	(Check lth Care Bugle Asset Ro 1 U.S.C. §	eal Estate as 101 (51B)		☐ Chapt☐	the 1 er 7 er 9 er 11 er 12	Petition is F	a Foreign Main	box) n for Recognition Proceeding n for Recognition
Other (If d		one of the al e type of enti		□ Othe	Tax-Exe (Check box tor is a tax- er Title 26 o	empt Entity c, if applicable exempt orgof the Uniternal Revenue	e) ganization d States	defined "incurr	are primarily co 1 in 11 U.S.C. § red by an indivi onal, family, or	(Checonsumer debts § 101(8) as idual primarily	for	Debts are primarily business debts.
is unable to Filing Fee	e to be paid ned applica to pay fee waiver re	hed  I in installmation for the except in inquested (ap	e court's con estallments.	able to inc sideration Rule 1006 chapter 7 in	certifying t (b). See Offi ndividuals (	hat the debicial Form 3A only). Must	tor Check	Debtor is a if: Debtor's a to insiders all applica A plan is Acceptance	a small busin not a small b aggregate nor s or affiliates) ible boxes: being filed w ces of the pla	ncontingent l are less that with this petition were solicit	s defined in 11 Upper as defined in stiguidated debts on \$2,190,000.	U.S.C. § 101(51D). 11 U.S.C. § 101(51D). (excluding debts owed rom one or more 1126(b).
Statistical/Ad Debtor est Debtor est there will	timates tha	t funds will it, after any	be availabl	perty is ex	cluded and	administrat		es paid,		THIS	S SPACE IS FOR C	COURT USE ONLY
Estimated Nu  1- 49	mber of Ci 50- 99	reditors  100- 199	200- 999	1,000- 5,000	5,001- 10,000	10,001- 25,000	25,001- 50,000	50,001- 100,000	OVER 100,000			
Estimated Ass \$0 to \$50,000	sets \$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion	More than \$1 billion			
Estimated Lia	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion				

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B1 (Official Form 1)(1/08) Page 2 Name of Debtor(s): Voluntary Petition McCree, Victor (This page must be completed and filed in every case) All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet) Case Number: Location Date Filed: Where Filed: - None -Location Case Number: Date Filed: Where Filed: Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet) Name of Debtor: Case Number: Date Filed: - None -District: Relationship: Judge: Exhibit B Exhibit A (To be completed if debtor is an individual whose debts are primarily consumer debts.) (To be completed if debtor is required to file periodic reports (e.g., I, the attorney for the petitioner named in the foregoing petition, declare that I forms 10K and 10Q) with the Securities and Exchange Commission have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 under each such chapter. I further certify that I delivered to the debtor the notice and is requesting relief under chapter 11.) required by 11 U.S.C. §342(b). ☐ Exhibit A is attached and made a part of this petition. X /s/ Jeremiah P. Murray **December 18, 2009** Signature of Attorney for Debtor(s) (Date) Jeremiah P. Murray 6239558 Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? Yes, and Exhibit C is attached and made a part of this petition. No. Exhibit D (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: ☐ Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition. Information Regarding the Debtor - Venue (Check any applicable box) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes) Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) (Name of landlord that obtained judgment) (Address of landlord) Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition. Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(1)).

### B1 (Official Form 1)(1/08)

## **Voluntary Petition**

(This page must be completed and filed in every case)

## Signatures

### Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

## X /s/ Victor McCree

Signature of Debtor Victor McCree

 $\mathbf{X}$ 

Signature of Joint Debtor

Telephone Number (If not represented by attorney)

**December 18, 2009** 

Date

## Signature of Attorney\*

### X /s/ Jeremiah P. Murray

Signature of Attorney for Debtor(s)

#### Jeremiah P. Murray 6239558

Printed Name of Attorney for Debtor(s)

### Law Office of Jeremiah P. Murray

Firm Name

4550 West 103rd Street Suite 201 Oak Lawn, Illinois,

Address

#### 708/423-7674

Telephone Number

### **December 18, 2009**

Date

\*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

### Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

### Signature of a Foreign Representative

Page 3

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

Name of Debtor(s):

McCree, Victor

- ☐ I request relief in accordance with chapter 15 of title 11. United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.
- ☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

X

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

## Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

 $\mathbf{X}$ 

Date

Address

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

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B 1D(Official Form 1, Exhibit D) (12/08)

## **United States Bankruptcy Court Northern District of Illinois**

In re	Victor McCree		Case No.	
		Debtor(s)	Chapter	7

## EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.] \_\_\_\_

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

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B 1D(Official Form 1, Exhibit D) (12/08) - Cont.
4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or
mental deficiency so as to be incapable of realizing and making rational decisions with respect to
financial responsibilities.);
Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);
Active military duty in a military combat zone.
☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.
I certify under penalty of perjury that the information provided above is true and correct.
Signature of Debtor: /s/ Victor McCree Victor McCree
Date: December 18, 2009

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B6 Summary (Official Form 6 - Summary) (12/07)

## **United States Bankruptcy Court Northern District of Illinois**

In re	Victor McCree			Case No.		
•		Del	otor ,			
				Chapter	7	

## **SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	0.00		
B - Personal Property	Yes	3	4,020.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		0.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	2		704.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	6		50,144.83	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			2,329.41
J - Current Expenditures of Individual Debtor(s)	Yes	1			2,356.46
Total Number of Sheets of ALL Schedu	ıles	18			
	T	otal Assets	4,020.00		
			Total Liabilities	50,848.83	

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Form 6 - Statistical Summary (12/07)

## **United States Bankruptcy Court Northern District of Illinois**

In re	Victor McCree		Case No.	
_		Debtor	,	
			Chapter	7

## STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C.§ 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	704.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	0.00
Student Loan Obligations (from Schedule F)	0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	0.00
TOTAL	704.00

### State the following:

Average Income (from Schedule I, Line 16)	2,329.41
Average Expenses (from Schedule J, Line 18)	2,356.46
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	3,712.80

#### State the following:

Total from Schedule D, "UNSECURED PORTION, IF ANY"     column		0.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	704.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		0.00
4. Total from Schedule F		50,144.83
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		50,144.83

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B6A (Official Form 6A) (12/07)

In re	Victor McCree	Case No
_		
		Debtor

## SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property

Nature of Debtor's Interest in Property

Nature of Debtor's Interest in Property Community

Husband, Wife, Joint, or Community

Property, without Deducting any Secured Claim or Exemption

Amount of Secured Claim

None

Sub-Total > **0.00** (Total of this page)

Total > **0.00** 

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B6B (Official Form 6B) (12/07)

In re	Victor McCree		Case No.
-		Debtor	

## SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

	Type of Property	N O Description and Location E	of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property without Deducting any Secured Claim or Exemption
1.	Cash on hand	Cash from employment -residence		-	250.00
2.	Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	Checking/Savings account = JP Mo Bank	organ Chase	-	320.00
3.	Security deposits with public utilities, telephone companies, landlords, and others.	X			
4.	Household goods and furnishings, including audio, video, and computer equipment.	Household furniture - residence		-	500.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	x			
6.	Wearing apparel.	Clothing residence		-	1,200.00
7.	Furs and jewelry.	X			
8.	Firearms and sports, photographic,	2 Glock pistols -residence		-	1,200.00
	and other hobby equipment.	Sporting equipment -residence		-	550.00
9.	Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	x			
10.	Annuities. Itemize and name each issuer.	x			
			(Tota	Sub-Total of this page)	al > <b>4,020.00</b>

2 continuation sheets attached to the Schedule of Personal Property

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 $B6B\ (Official\ Form\ 6B)\ (12/07)$  - Cont.

In re	Victor McCree	Case No.
-		Debtor

## **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

				** * -	
	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
11.	Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12.	Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	Х			
13.	Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14.	Interests in partnerships or joint ventures. Itemize.	x			
15.	Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16.	Accounts receivable.	X			
17.	Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18.	Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
19.	Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	x			
20.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21.	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
			T)	Sub-Total of this page)	al > <b>0.00</b>

Sheet <u>1</u> of <u>2</u> continuation sheets attached to the Schedule of Personal Property

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 $B6B\ (Official\ Form\ 6B)\ (12/07)$  - Cont.

In re	Victor McCree	Case No

Debtor

## **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
22.	Patents, copyrights, and other intellectual property. Give particulars.	X			
23.	Licenses, franchises, and other general intangibles. Give particulars.	X			
24.	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25.	Automobiles, trucks, trailers, and other vehicles and accessories.	X			
26.	Boats, motors, and accessories.	X			
27.	Aircraft and accessories.	X			
28.	Office equipment, furnishings, and supplies.	X			
29.	Machinery, fixtures, equipment, and supplies used in business.	X			
30.	Inventory.	X			
31.	Animals.	X			
32.	Crops - growing or harvested. Give particulars.	X			
33.	Farming equipment and implements.	X			
34.	Farm supplies, chemicals, and feed.	X			
35.	Other personal property of any kind not already listed. Itemize.	X			

Sub-Total > (Total of this page) Total >

0.00

4,020.00

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B6C (Official Form 6C) (12/07)

In re	Victor McCree		Case No.	
_		Debtor	,	

## SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:

(Check one box)

\$136,875.

☐ 11 U.S.C. §522(b)(2) ☐ 11 U.S.C. §522(b)(3)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Cash on Hand Cash from employment -residence	735 ILCS 5/12-1001(b)	250.00	250.00
Checking, Savings, or Other Financial Accounts, Checking/Savings account = JP Morgan Chase Bank	Certificates of Deposit 735 ILCS 5/12-1001(b)	320.00	320.00
Household Goods and Furnishings Household furniture - residence	735 ILCS 5/12-1001(b)	500.00	500.00
Wearing Apparel Clothing residence	735 ILCS 5/12-1001(a)	1,200.00	1,200.00
Firearms and Sports, Photographic and Other Ho 2 Glock pistols -residence	bby Equipment 735 ILCS 5/12-1001(d)	1,200.00	1,200.00
Sporting equipment -residence	735 ILCS 5/12-1001(b)	550.00	550.00

Total: 4,020.00 4,020.00

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B6D (Official Form 6D) (12/07)

In re	Victor McCree	Case No.
_		Dehtor ,

## SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Unliquidated". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

	_							
CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	Hu H V C	sband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED,  NATURE OF LIEN, AND  DESCRIPTION AND VALUE  OF PROPERTY  SUBJECT TO LIEN	CONTINGENT	UNLIQUIDA	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No.				Т	E			
					D			
			Value \$					
Account No.				П				
			Value \$					
Account No.				П				
			Value \$					
Account No.				П				
			Value \$					
0 continuation sheets attached			S	ubt	ota	ıl		
continuation sheets attached			(Total of the	nis p	oag	ge)		
					ota		0.00	0.00
			(Report on Summary of Sc	hed	ule	es)		

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B6E (Official Form 6E) (12/07)

•		
In re	Victor McCree	Case No
-		, Debtor

## SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do

so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guard Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).  If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "You may need to place an "X" in more than one of these three columns.)  Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Report this total also on the Statistical Summary of Certain Liabilities and Related Data.  Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.  Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer
Li Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
☐ Domestic support obligations
Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relation of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
☐ Extensions of credit in an involuntary case
Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of trustee or the order for relief. 11 U.S.C. § 507(a)(3).
☐ Wages, salaries, and commissions
Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sale representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
☐ Contributions to employee benefit plans
Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of busine whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
☐ Certain farmers and fishermen
Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
☐ Deposits by individuals
Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
■ Taxes and certain other debts owed to governmental units
Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
☐ Commitments to maintain the capital of an insured depository institution
Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federa Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).
☐ Claims for death or personal injury while debtor was intoxicated
Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

continuation sheets attached

<sup>\*</sup> Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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B6E (Official Form 6E) (12/07) - Cont.

In re	Victor McCree	Case No.
-		Debtor ,

## SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

Taxes and Certain Other Debts
Owed to Governmental Units

TYPE OF PRIORITY Husband, Wife, Joint, or Community AMOUNT NOT ENTITLED TO PRIORITY, IF ANY CREDITOR'S NAME, ODEBTOR N L I Q U I D A T E D ONTINGENT SPUTED AND MAILING ADDRESS Н DATE CLAIM WAS INCURRED **AMOUNT** W INCLUDING ZIP CODE, AND CONSIDERATION FOR CLAIM OF CLAIM C AMOUNT ENTITLED TO PRIORITY AND ACCOUNT NUMBER (See instructions.) Account No. 3 M 121163 Unknown Traffic tickets City of Chicago-Department of Reven 0.00 PO Box 803100 Chicago, IL 60680-3100 488.00 488.00 Account No. 03 CS 003832 Unknown **Unpaid Child Support Cook County Clerk** 0.00 28 N.Clark #:200 Chicago, IL 60602 216.00 216.00 Account No. Account No. Account No. Subtotal 0.00 Sheet <u>1</u> of <u>1</u> continuation sheets attached to (Total of this page) Schedule of Creditors Holding Unsecured Priority Claims 704.00 704.00 0.00 (Report on Summary of Schedules) 704.00 704.00 Case 09-47951 Doc 1 Filed 12/18/09 Entered 12/18/09 13:48:58 Desc Main Document Page 16 of 42

B6F (Official Form 6F) (12/07)

In re	Victor McCree	Case No.
-		Debtor

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

			r				
CREDITOR'S NAME,	CO	Н	usband, Wife, Joint, or Community	_ 6	U N	D	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	DEBTOR	J H H	CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETORE SO STATE	CONT - NGEN	QU	SPUTE	AMOUNT OF CLAIM
Account No. 568093			Opened 3/01/04	T N	DATED		
American Collections 919 Estes Ct Schaumburg, IL 60193		_	CollectionAttorney Tcf National Bank II		D		101.00
Account No. <b>42405756</b>		l	Unknown	$\top$			
Ashworth University 726 Exchange Street Buffalo, NY 14210		-					
							868.00
Account No. 5181870007090406  Aspen Po Box 105555 Atlanta, GA 30348		-	Opened 2/01/07 Last Active 12/29/08 CreditCard				
							804.00
Account No. 28461402  Asset Acceptance Po Box 2036  Warren, MI 48090		_	Opened 11/01/06 Last Active 10/26/07 FactoringCompanyAccount At T				
							0.00
_ <b>5</b> continuation sheets attached			(Total of	Subt			1,773.00

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B6F (Official Form 6F) (12/07) - Cont.

In re	Victor McCree	Case No.	
-		Debtor	

	С	Ho	sband, Wife, Joint, or Community	C	Ш	D	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	СОПШВНОК	I S , O	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGEN	ONLIQUIDATED	SPUTED	AMOUNT OF CLAIM
Account No. 4388 6417 1634			Unknown	Т	E		
Capitol One 1957 West Moreland Road Richmond, VA			Credit card purchases		D		2,215.25
A (N. 2074202504			One and 4.0/04/05   Least Active 2/44/00	+	┡		2,210.20
Account No. 2971282501			Opened 12/01/05 Last Active 3/14/08 Automobile				
Citi Auto 4000 Regent Blvd Irving, TX 75063		-					
							Unknown
Account No. Unknown			December 17, 2005				
Citifinancial 8705 West 95th Street PO Box 1303 Bridgeview, IL 60455			Purchase Money Secured Interest				24,475.21
Account No. <b>4447962122325644</b>			Opened 3/01/07 Last Active 5/28/08	+	╁		·
Credit One Bank Po Box 98875 Las Vegas, NV 89193		-	CreditCard				609.00
Account No. <b>3113590</b>			Unknown	+	$\vdash$	$\vdash$	
Direct TV Po Box 78627 Phoenix, AZ 85062-8627		-	Satellite TV				364.95
Sheet no. 1 of 5 sheets attached to Schedule of				Sub	tota	1	07.004.44
Creditors Holding Unsecured Nonpriority Claims			(Total of	this	pag	ge)	27,664.41

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B6F (Official Form 6F) (12/07) - Cont.

In re	Victor McCree	Case No
-		Debtor

				٦.	1	-		
CREDITOR'S NAME,	CODEBTOR	Hu	sband, Wife, Joint, or Community	CON	UNL	D	1	
MAILING ADDRESS	Ď	н	DATE CLADA WAG DIGUDDED AND	Ň	ŢË	S	3 I	
INCLUDING ZIP CODE,	E	W	DATE CLAIM WAS INCURRED AND	T	Ι'n	P	ίl	
AND ACCOUNT NUMBER	Ť	J	CONSIDERATION FOR CLAIM. IF CLAIM	N	Įũ	U T E		AMOUNT OF CLAIM
(See instructions above.)	O P	С	IS SUBJECT TO SETOFF, SO STATE.	G	Τ̈́	ΙĒ		
	Ľ	┖		N G E N T	Ā	D	Ĺ	
Account No.			Unknown	- [ '	ΙĖ		1	
	1		Bank Fees		D			
First Midwest Bank					T		7	
		l_						
3737 W. 147th Street		-					-	
Midlothian, IL 60445								
								800.00
								300.00
Account No. 200756050			Opened 12/01/07 Last Active 10/28/09		П		Τ	
	ł		HouseholdGoods					
la							-	
Great American Finance							-	
205 W Wacker Dr		-					-	
Chicago, IL 60606								
								275.00
							1	275.00
Account No. 149605	T	T	10 Peoples Gas	$\top$	T	T	†	
Account No. 149003	ł		To reopies das				1	
Harris							-	
222 Merchandise Mart Plz		-						
Chicago, IL 60654								
							1	2,907.00
Account No. 105064601	1		Opened 9/22/02 Leet Active 1/06/06	+	+	+	+	
Account No. 103064601	1		Opened 8/22/02 Last Active 1/06/06					
			Automobile					
Honor Finance								
1731 Central St		-						
Evanston, IL 60201								
Evalision, iE 00201							1	
							1	
							1	0.00
A (N. 540005500074500	┢	⊢	Out and a 1 / 104 / 107   1 1   A - 1   1 2   104 / 100	+	+	+	+	
Account No. <b>5120255008874582</b>	1		Opened 1/01/07 Last Active 3/31/08				1	
	l		CreditCard				1	
Hsbc Bank	l	1			1			
Attn: Bankruptcy	l	-			1			
<b>■</b>	l	1			1			
Po Box 5253	l	1			1			
Carol Stream, IL 60197	l	1			1		1	
	l	1						562.00
		<u> </u>			_	_	+	
Sheet no. <b>2</b> of <b>5</b> sheets attached to Schedule of				Sub	tot	al		4,544.00
Creditors Holding Unsecured Nonpriority Claims			(Total of	this	pa	ge)		4,544.00

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B6F (Official Form 6F) (12/07) - Cont.

In re	Victor McCree	Case No
-		Debtor

		L.,,	ahand Wife laint as Community	T <sub>C</sub>		Ь	I
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	J H H	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No. 466309001368			Opened 11/21/07 Last Active 5/28/08	Т	TE		
Hsbc Bank Attn: Bankruptcy Po Box 5253 Carol Stream, IL 60197		-	CreditCard		В		0.00
Account No. <b>18429</b>			Unknown			H	
Joseph Mardjetko DDS 12721 S. Harlem Avenue Palos Heights, IL 60463		-	Dental Bill				1,467.50
Account No. 4447962122325644			Opened 2/01/09				1,467.50
Lvnv Funding Llc Po Box 740281 Houston, TX 77274		-	FactoringCompanyAccount Marin				697.00
Account No. WAR 495442			unknown				
Meflo Insuarance PO Box 5478 Carol Stream, IL 60197		-	Insurance				2,515.00
Account No. <b>8531946641</b>	1		Opened 9/01/09	$\vdash$			
Midland Credit Mgmt 8875 Aero Dr San Diego, CA 92123		_	FactoringCompanyAccount Aspen Mastercard				840.00
Sheet no. <b>_3</b> of <b>_5</b> sheets attached to Schedule of				Subt			5,519.50
Creditors Holding Unsecured Nonpriority Claims			(Total of t	his j	pag	ge)	5,5.5,50

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B6F (Official Form 6F) (12/07) - Cont.

In re	Victor McCree	Case No
-		Debtor

	I c	L.,.	shand Wife laint or Community	Tc	Ιυ	Ιn	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	COXHLXGEXH	OZLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No. 48786692			Opened 1/01/09	T	E		
NCO - MedcIr 507 Prudential Rd Horsham, PA 19044		-	FactoringCompanyAccount Med1 02 Gregory Emergency Physicians		D		292.00
Account No. <b>48786694</b>	t		Opened 1/01/09	+	H	H	
NCO - MedcIr 507 Prudential Rd Horsham, PA 19044		-	FactoringCompanyAccount Med1 02 Gregory Emergency Physicians				00.00
	<u> </u>			igspace			66.00
Account No. 48786693  NCO - MedcIr 507 Prudential Rd Horsham, PA 19044		-	Opened 1/01/09 FactoringCompanyAccount Gregory Emergency Physicians				39.00
Account No. <b>04554161</b>			unknown	+			
Nightingale 6245 W. Howard Niles, IL 60714		-					390.00
Account No. 46630900136889378	┢		unknown	+	$\vdash$		
Orchard Bank Bank Card Services PO Box 17051 Baltimore, MD 21297-1051	-	_	Credit card purchases				590.60
Sheet no. 4 of 5 sheets attached to Schedule of				Subt	tota	ıl	1,377.60
Creditors Holding Unsecured Nonpriority Claims			(Total of	his	pag	ge)	1,377.60

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 $B6F\ (Official\ Form\ 6F)\ (12/07)$  - Cont.

In re	Victor McCree	Case No
-		Debtor

		_						
CREDITOR'S NAME,	CC	Ηι	ssband, Wife, Joint, or Community	C	U N L	[		
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C A M	CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	QU	!   F !   U T	S	AMOUNT OF CLAIM
Account No.			unknown	'	Ė			
Peoples Energy 130 E. Randolph 17th Floor Chicago, IL 60601		-	Gas Service					2,907.00
Account No. 4663090013689378			Opened 7/01/09					
Portfolio Rc Attn: Bankruptcy 120 Corporate Blvd Suite 100 Norfolk, VA 23502		-	FactoringCompanyAccount Hsbc Card Services lii Inc.					
								600.00
Account No. 4610-0787-0204-8810			Unknown Credit card purchases					
Premier Bank Card 5996 W. Touhy Niles, IL 60714		-						
								1,670.00
Account No.			Unknown Auto Accident					
State Farm Mutual C/O Garretson & Santora 2 N. LaSalle; #1100 Chicago, IL 60602		-						
								4,089.32
Account No.								
							_	
Sheet no. <u>5</u> of <u>5</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of t	Sub				9,266.32
			<b>,</b>		Tot		-	
			(Report on Summary of So				, [	50,144.83

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B6G (Official Form 6G) (12/07)

In re	Victor McCree	Case No
		Debtor ,

## SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

■ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract. Case 09-47951 Doc 1 Filed 12/18/09 Entered 12/18/09 13:48:58 Desc Main Document Page 23 of 42

B6H (Official Form 6H) (12/07)

In re	Victor McCree	Case No
		,
		Debtor

## **SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR

NAME AND ADDRESS OF CREDITOR

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B6I (Official Form 6I) (12/07)

In re	Victor McCree		Case No.	
		Debtor(s)		

## SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status:	DEPENDENTS OF DEBTOR AND SPOUSE					
	RELATIONSHIP(S):	AGE(S):				
Divorced	Daughter	13				
E	Daughter	16	CDOLLCE			
Employment:	DEBTOR DEBTOR		SPOUSE			
Occupation	Police Officer					
Name of Employer	Village of Posen					
How long employed	4 1/2 years					
Address of Employer	2440 W. Walter Zimnof Drive Posen, IL 60443					
	or projected monthly income at time case filed)		DEBTOR		SPOUSE	
	nd commissions (Prorate if not paid monthly)	\$ _	3,712.80	\$ _	N/A	
2. Estimate monthly overtime		\$	138.67	\$_	N/A	
3. SUBTOTAL		\$_	3,851.47	\$_	N/A	
4 LEGG DAVIDOLL DEDLICEIO	AVG					
4. LESS PAYROLL DEDUCTIO		\$	445.08	Φ	N/A	
<ul><li>a. Payroll taxes and social so</li><li>b. Insurance</li></ul>	ecurity	\$ <u>_</u>	270.90	φ –	N/A	
c. Union dues		\$ <u></u>	82.33	φ <u> </u>	N/A	
	nild support	\$ <del>-</del>	723.75	φ <u> </u>	N/A	
u. Onler (Speerly).	ind dupport	\$ _	0.00	\$ _	N/A	
5. SUBTOTAL OF PAYROLL D	DEDUCTIONS	\$_	1,522.06	\$_	N/A	
6. TOTAL NET MONTHLY TAI	КЕ НОМЕ РАҮ	\$_	2,329.41	\$_	N/A	
7. Regular income from operation	of business or profession or farm (Attach detailed statement)	\$	0.00	\$	N/A	
8. Income from real property		\$	0.00	\$	N/A	
9. Interest and dividends		\$	0.00	\$	N/A	
dependents listed above	port payments payable to the debtor for the debtor's use or that	of \$ _	0.00	\$_	N/A	
11. Social security or government (Specify):		\$	0.00	•	N/A	
(Specify).		\$ <u>_</u>	0.00	φ <u> </u>	N/A	
12. Pension or retirement income		\$ <del>-</del>	0.00	\$ -	N/A	
13. Other monthly income		Ψ_	0.00	Ψ_	14/71	
(Specify):		\$	0.00	\$	N/A	
		\$ _	0.00	\$	N/A	
14. SUBTOTAL OF LINES 7 TH	IROUGH 13	\$_	0.00	\$_	N/A	
	OME (Add amounts shown on lines 6 and 14)	\$_	2,329.41	\$_		
	ONTHLY INCOME: (Combine column totals from line 15)		\$	2,329	9.41	

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

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B6J (Official Form 6J) (12/07)

In re	Victor McCree	Case No.	
		Debtor(s)	

## SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.

expenses calculated on this form may differ from the deductions from inc		e average monuny
☐ Check this box if a joint petition is filed and debtor's spouse maintai expenditures labeled "Spouse."	ns a separate household. Complete	a separate schedule of
1. Rent or home mortgage payment (include lot rented for mobile home)	)	\$ 1,000.00
a. Are real estate taxes included? Yes		· -
b. Is property insurance included? Yes	No <u>X</u>	
2. Utilities: a. Electricity and heating fuel	:	\$ 200.00
b. Water and sewer	:	\$50.00
c. Telephone		\$105.98
d. Other		\$0.00
3. Home maintenance (repairs and upkeep)	:	\$0.00
4. Food	:	\$500.00
5. Clothing	;	\$ 75.00
6. Laundry and dry cleaning	;	\$0.00
7. Medical and dental expenses	:	\$ 125.48
8. Transportation (not including car payments)	:	\$ 200.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.		\$ 0.00
10. Charitable contributions		\$0.00
11. Insurance (not deducted from wages or included in home mortgage p		
a. Homeowner's or renter's		\$ 0.00
b. Life	;	\$ 0.00
c. Health	;	\$ 0.00
d. Auto		\$ 100.00
e. Other		\$0.00
12. Taxes (not deducted from wages or included in home mortgage payr		
(Specify)		\$0.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list paplan)	ayments to be included in the	
a. Auto		\$0.00
b. Other		\$0.00
c Other	<u> </u>	\$ 0.00
14. Alimony, maintenance, and support paid to others		\$ 0.00
15. Payments for support of additional dependents not living at your hor	me	\$ 0.00
16. Regular expenses from operation of business, profession, or farm (at	ttach detailed statement)	\$0.00
17. Other	<u> </u>	\$0.00
Other		\$0.00
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also if applicable, on the Statistical Summary of Certain Liabilities and Relat	ted Data.)	\$
19. Describe any increase or decrease in expenditures reasonably anticip following the filing of this document:	pated to occur within the year	
20. STATEMENT OF MONTHLY NET INCOME		
a. Average monthly income from Line 15 of Schedule I		\$ 2,329.41
b. Average monthly expenses from Line 18 above		\$ 2,356.46
c. Monthly net income (a. minus b.)	;	\$ <u>-27.05</u>

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B6 Declaration (Official Form 6 - Declaration). (12/07)

## **United States Bankruptcy Court Northern District of Illinois**

In re	Victor McCree			Case No.	
			Debtor(s)	Chapter	7
	DECLARAT	TION CONCERN	NING DEBTOR	R'S SCHEDUL	ES
	DECLARATION U	UNDER PENALTY (	OF PERJURY BY	INDIVIDUAL DE	BTOR
	I declare under penalty of				
	20 sheets, and that they are tru	ie and correct to the b	est of my knowledg	ge, information, and	belief.
Date	December 18, 2009	Signature	/s/ Victor McCree		
		_ ~-8	Victor McCree		
			Debtor		

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

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B7 (Official Form 7) (12/07)

## **United States Bankruptcy Court** Northern District of Illinois

In re	Victor McCree		Case No.	
		Debtor(s)	Chapter	7

## STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Ouestions 19 - 25. If the answer to an applicable question is "None," mark the box labeled "None," If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

#### **DEFINITIONS**

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

### 1. Income from employment or operation of business

None State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

> AMOUNT \$49,423.63 Income from employment -year to date \$53,000.00 Income from employment 2008 \$46,000.00 Income from employment 2007

SOURCE

## 2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

#### 3. Payments to creditors

None Complete a. or b., as appropriate, and c.

\_

a. *Individual or joint debtor(s) with primarily consumer debts.* List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS DATES OF AMOUNT STILL OF CREDITOR PAYMENTS AMOUNT PAID OWING

None

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within **90 days** immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT
DATES OF PAID OR
PAYMENTS/ VALUE OF AMOUNT STILL
NAME AND ADDRESS OF CREDITOR TRANSFERS TRANSFERS OWING

None c. *All debtors*: List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR DATE OF PAYMENT AMOUNT PAID SOLOD SOLOD

Evelyn Richmond October 2009 \$1,630.00 \$0.00

Evelyn Richmond October 2009 \$1,630.00 \$0.00

4. Suits and administrative proceedings, executions, garnishments and attachments

None

a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT
AND CASE NUMBER
CitiFinancial Auto v. Victor
McCree; Case #: 09 M1

NATURE OF PROCEEDING Detinue

AND LOCATION
Circuit Court of Cook County,
Illinois

COURT OR AGENCY

STATUS OR DISPOSITION Judgment entered 3/31/2009 in hte amount of \$6,263.00

500309

Sister

2

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None b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately

preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED

DATE OF SEIZURE

DESCRIPTION AND VALUE OF PROPERTY

## 5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER DATE OF REPOSSESSION,
FORECLOSURE SALE,
TRANSFER OR RETURN
DESCRIPTION AND VALUE OF
PROPERTY

#### 6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DATE OF

NAME AND ADDRESS OF ASSIGNEE

ASSIGNMENT

TERMS OF ASSIGNMENT OR SETTLEMENT

None b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately

preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND LOCATION

NAME AND ADDRESS OF COURT DATE OF DESCRIPTION AND VALUE OF OF CUSTODIAN CASE TITLE & NUMBER ORDER PROPERTY

#### 7. Gifts

None

List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION

RELATIONSHIP TO DEBTOR, IF ANY

DATE OF GIFT

DESCRIPTION AND VALUE OF GIFT

#### 8. Losses

None

List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case.** (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY

DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS

DATE OF LOSS

3

### 9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE Jeremiah P. Murray 4550 W. 103rd Street Suite 201 Oak Lawn, IL 60453 DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR November 2009 AMOUNT OF MONEY
OR DESCRIPTION AND VALUE
OF PROPERTY
\$1,500.00

4

## 10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR

DATE

DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED

None b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER DEVICE

DATE(S) OF TRANSFER(S) AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST

IN PROPERTY

### 11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING

#### 12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY

DESCRIPTION OF CONTENTS

DATE OF TRANSFER OR SURRENDER, IF ANY

## 13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF

AMOUNT OF SETOFF

### 14. Property held for another person

None List all property owned by another person that the debtor holds or controls. 

NAME AND ADDRESS OF OWNER Antionettte Ship 6344 Old Plank Road Matteson, IL 60443

DESCRIPTION AND VALUE OF PROPERTY 1998 Mecury Marquis - \$1,000.00

LOCATION OF PROPERTY 6344 Old Plank Road, Matteson, IL 5

15. Prior address of debtor

None If the debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate

address of either spouse.

**ADDRESS** NAME USED DATES OF OCCUPANCY

#### 16. Spouses and Former Spouses

None If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho,

Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

**NAME** 

#### 17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

NAME AND ADDRESS OF **ENVIRONMENTAL** DATE OF SITE NAME AND ADDRESS GOVERNMENTAL UNIT NOTICE LAW

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous None

Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

NAME AND ADDRESS OF **ENVIRONMENTAL** DATE OF SITE NAME AND ADDRESS NOTICE LAW

GOVERNMENTAL UNIT

None c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF

GOVERNMENTAL UNIT DOCKET NUMBER STATUS OR DISPOSITION

#### 18. Nature, location and name of business

None

a. *If the debtor is an individual*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN ADDRESS

BEGINNING AND NATURE OF BUSINESS ENDING DATES

6

None b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME

NAME ADDRESS

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within **six years** immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement **only** if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

#### 19. Books, records and financial statements

None

a. List all bookkeepers and accountants who within **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS DATES SERVICES RENDERED

None b. List all firms or individuals who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME ADDRESS DATES SERVICES RENDERED

None c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME ADDRESS

None d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within **two years** immediately preceding the commencement of this case.

NAME AND ADDRESS DATE ISSUED

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20. Inventories

None

a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY

INVENTORY SUPERVISOR

DOLLAR AMOUNT OF INVENTORY

7

(Specify cost, market or other basis)

b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY

DATE OF INVENTORY **RECORDS** 

21. Current Partners, Officers, Directors and Shareholders

None a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS NATURE OF INTEREST PERCENTAGE OF INTEREST

b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns,

controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NATURE AND PERCENTAGE TITLE NAME AND ADDRESS OF STOCK OWNERSHIP

22. Former partners, officers, directors and shareholders

None a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the

commencement of this case.

NAME **ADDRESS** DATE OF WITHDRAWAL

None b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within one year

immediately preceding the commencement of this case.

DATE OF TERMINATION NAME AND ADDRESS TITLE

23. Withdrawals from a partnership or distributions by a corporation

None If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation

in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during one year immediately preceding the commencement of this case.

NAME & ADDRESS AMOUNT OF MONEY OF RECIPIENT, DATE AND PURPOSE RELATIONSHIP TO DEBTOR OF WITHDRAWAL

OR DESCRIPTION AND VALUE OF PROPERTY

24. Tax Consolidation Group.

None If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated

group for tax purposes of which the debtor has been a member at any time within six years immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION

TAXPAYER IDENTIFICATION NUMBER (EIN)

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25. Pension Funds.

None If the debtor is not

If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER IDENTIFICATION NUMBER (EIN)

8

### DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date	December 18, 2009	Signature	/s/ Victor McCree
			Victor McCree
			Debtor

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

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B8 (Form 8) (12/08)

## **United States Bankruptcy Court** Northern District of Illinois

In re Victor McCree			Case No.	
	D	ebtor(s)	Chapter	7
CHAPTER of PART A - Debts secured by proper property of the estate. Atta	•	ust be fully co		
Property No. 1				
Creditor's Name: -NONE-		Describe Prop	erty Securing Debt	:
Property will be (check one):  ☐ Surrendered	☐ Retained			
If retaining the property, I intend to (c  ☐ Redeem the property ☐ Reaffirm the debt ☐ Other. Explain		oid lien using 11	U.S.C. § 522(f)).	
Property is (check one):  ☐ Claimed as Exempt		□ Not claimed	l as exempt	
PART B - Personal property subject to Attach additional pages if necessary.)  Property No. 1	o unexpired leases. (All three	columns of Part	B must be complete	ed for each unexpired lease.
Lessor's Name: -NONE-	Describe Leased Proj	perty:	Lease will be U.S.C. § 365	Assumed pursuant to 11 (p)(2):
I declare under penalty of perjury the personal property subject to an unex		ntention as to a	ny property of my	estate securing a debt and/or
Date December 18, 2009		s/ Victor McCree /ictor McCree	9	

Debtor

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ieu	State	s dank	rupicy	Court
No	rthern	District	of Illino	ois

In re	Victor McCre	ee			Case No		
				Debtor(s)	Chapter		
	D	ISCLOSURE (	OF COMPENS	ATION OF ATTOR	NEY FOR D	EBTOR(S)	
C	ompensation paid	d to me within one ye	ear before the filing	2016(b), I certify that I am of the petition in bankruptcy, r in connection with the bank	or agreed to be p	aid to me, for services r	
	For legal serv	vices, I have agreed to	o accept		\$	1,500.00	
	Prior to the fi	iling of this statement	I have received		\$	1,500.00	
	Balance Due.				. \$	0.00	
2. T	he source of the	compensation paid to	me was:				
		Debtor		Other (specify):			
3. T	he source of com	pensation to be paid	to me is:				
		Debtor		Other (specify):			
5. I a. b. c. d	firm.  I have agree A copy of the noreturn for the anomalism of the noreturn for the anomalism of the noreturn for the noretu	eed to share the above agreement, together a bove-disclosed fee, I be debtor's financial sit defiling of any petition of the debtor at the point as needed tions with secured contents and application on household good in the debtor(s), the above agreement and the debtor(s), the above agreement agreement and the debtor(s), the above agreement agreem	e-disclosed compens with a list of the name have agreed to render that a list of the name have agreed to render that a list of the name have agreed to render the second to reduce the second to reduc	ation with a person or persons es of the people sharing in the er legal service for all aspects of advice to the debtor in deterent of affairs and plan which nand confirmation hearing, and to market value; exemption examples are not include the following seability actions, judicial lier	s who are not ment of the bankruptcy mining whether that has be required; any adjourned has planning; prepared by pursuant to 1 pervice:	mbers or associates of mattached.  case, including: o file a petition in bankrearings thereof; earation and filing of real USC 522(f)(2)(A) for	y law firm. ruptcy; eaffirmation r avoidance
		Troitedly proceeding		CERTIFICATION			
	certify that the fo			reement or arrangement for pa	ayment to me for	representation of the del	btor(s) in
Dated:	December 1	8, 2009		/s/ Jeremiah P. Murray Jeremiah P. Murray Law Office of Jerem 4550 West 103rd St Suite 201 Oak Lawn, Illinois, 708/423-7674	6239558 iah P. Murray		_

## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

## NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

### 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

## 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

### Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total Fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

## <u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments

over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.
- 3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

## Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

## Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

## 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

## **Certificate of Attorney**

I hereby certify that I delivered to the debtor this notice required by § 342(b) of the Bankruptcy Code.

Jeremiah P. Murray 6239558	X /s/ Jeremiah P. Murray	December 18, 2009
Printed Name of Attorney	Signature of Attorney	Date
Address:		
4550 West 103rd Street		
Suite 201		
Oak Lawn, Illinois,		
708/423-7674		
Certifica I (We), the debtor(s), affirm that I (we) have received an	te of Debtor d read this notice.	
Victor McCree	X /s/ Victor McCree	December 18, 2009
Printed Name(s) of Debtor(s)	Signature of Debtor	Date
Case No. (if known)	X	
	Signature of Joint Debtor (if a	ny) Date

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## United States Bankruptcy Court Northern District of Illinois

Northern District of Illinois				
In re	Victor McCree	Debtor(s)	Case No. Chapter	7
	VI	ERIFICATION OF CREDITOR MA	ATRIX	
		Number of C	Creditors:	30
	The above-named Debtor(s (our) knowledge.	s) hereby verifies that the list of credito	rs is true and o	correct to the best of my
Date:	December 18, 2009	/s/ Victor McCree Victor McCree Signature of Debtor		

American Collections 919 Estes Ct Schaumburg, IL 60193

Ashworth University 726 Exchange Street Buffalo, NY 14210

Aspen Po Box 105555 Atlanta, GA 30348

Asset Acceptance Po Box 2036 Warren, MI 48090

Blitt & Gaines 6161 Glenn Avenue Wheeling, IL 60090

Capitol One 1957 West Moreland Road Richmond, VA

Citi Auto 4000 Regent Blvd Irving, TX 75063

Citifinancial 8705 West 95th Street PO Box 1303 Bridgeview, IL 60455

City of Chicago-Department of Reven PO Box 803100 Chicago, IL 60680-3100

Cook County Clerk 28 N.Clark #:200 Chicago, IL 60602

Credit One Bank Po Box 98875 Las Vegas, NV 89193 Direct TV Po Box 78627 Phoenix, AZ 85062-8627

First Midwest Bank 3737 W. 147th Street Midlothian, IL 60445

Great American Finance 205 W Wacker Dr Chicago, IL 60606

Harris 222 Merchandise Mart Plz Chicago, IL 60654

Harris & Harris Ltd. 600 West Jackson Blvd. Chicago, Illinois Chicago, IL 60661

Honor Finance 1731 Central St Evanston, IL 60201

Hsbc Bank Attn: Bankruptcy Po Box 5253 Carol Stream, IL 60197

Joseph Mardjetko DDS 12721 S. Harlem Avenue Palos Heights, IL 60463

Lvnv Funding Llc Po Box 740281 Houston, TX 77274

Meflo Insuarance PO Box 5478 Carol Stream, IL 60197

Midland Credit Mgmt 8875 Aero Dr San Diego, CA 92123 NCO - Medclr 507 Prudential Rd Horsham, PA 19044

Nightingale 6245 W. Howard Niles, IL 60714

Orchard Bank Bank Card Services PO Box 17051 Baltimore, MD 21297-1051

Peoples Energy 130 E. Randolph 17th Floor Chicago, IL 60601

Portfolio Rc Attn: Bankruptcy 120 Corporate Blvd Suite 100 Norfolk, VA 23502

Premier Bank Card 5996 W. Touhy Niles, IL 60714

Rom Acquisition LLC 575 Underhill Blvd. Syosset, NY 11791

State Farm Mutual C/O Garretson & Santora 2 N. LaSalle; #1100 Chicago, IL 60602